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PATENT

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

5 Applicant(s): LAURENCE D. HARDESTY, ET AL )  
Serial No.: 10/619,304 )  
Filing Date: JULY 14, 2003 )  
10 Title: "Financial Transaction System With Consumer Reward )  
and Net Settlement" )

CHANGE OF CORRESPONDENCE ADDRESS

15 Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

20 Dear Sir:

Please change the Correspondence Address for the above-identified application to:

25 Gregory J. Nelson  
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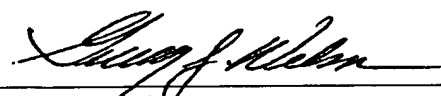
30 I am the Attorney of Record in the above-captioned matter. Please send all  
correspondence to the address indicated above.

Respectfully submitted,

35 Dated: 8/9/2006

Reg. No. 22,066

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